

Message

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**From:** Farak, Sonja (DPH) [/O=COMMONWEALTH OF MASSACHUSETTS/OU=DPH/CN=RECIPIENTS/CN=SFARAK]  
**Sent:** 7/9/2004 12:25:19 PM  
**To:** [REDACTED]  
**Subject:** The Basics

<http://moneycentral.msn.com/content/Banking/Homefinancing/P81671.asp>